

The above described PARCEL NO. 1 and PARCEL No. 2 being all and the same real estate conveyed unto Robert E. Muller and Ellen B. Muller, his wife, by deed from Ted T. Mercer, Ellsworth E. McGaha, John N. Bowers, Robert L. Stull, Donald P. Dougherty and Sidney G. Johnson, dated September 30, 1977 and recorded in Liber 1031, folio 498, one of the Land Records of Frederick County, Maryland.

It is understood and agreed that a default under the terms of either this present mortgage or the aforesaid mortgage to the Bank shall constitute a default under the terms of both.